

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

Tomas Lara, Jr.  
Maria Lara  
Debtor(s)

Case No. 15-31918-H1

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David G. Peake, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2015.
- 2) The plan was confirmed on 06/23/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/04/2017, 11/06/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/11/2020.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$12,350.00.
- 9) Total value of assets exempted: \$50,469.16.
- 10) Amount of unsecured claims discharged without full payment: \$9,180.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$89,417.82
Less amount refunded to debtor	\$738.51

**NET RECEIPTS:****\$88,679.31****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,275.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,115.52
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:****\$10,390.52**

Attorney fees paid and disclosed by debtor:	\$300.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCA	Unsecured	92.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	1,072.97	1,072.97	259.97	0.00
CARFINANCE CAPITAL	Unsecured	NA	0.00	0.00	0.00	0.00
CARFINANCE CAPITAL	Secured	21,630.00	21,742.33	6,600.06	6,600.06	1,145.93
CAVALRY SPV I LLC	Unsecured	490.00	490.15	490.15	118.76	0.00
CERASTES LLC	Unsecured	NA	882.48	882.48	213.82	0.00
CITIMORTGAGE INC	Secured	NA	111,450.67	56,083.06	56,083.06	0.00
CITIMORTGAGE INC	Secured	7,500.00	0.00	0.00	0.00	0.00
CMRE FINANCE	Unsecured	73.00	NA	NA	0.00	0.00
CONCORD BRIDGE HOMEOWNER'S /	Secured	457.84	460.98	460.98	460.98	52.59
CONSUMER MORTGAGE COMPANY	Secured	1,861.00	1,861.00	1,861.00	1,861.00	480.26
CREDIT MANAGEMENT	Unsecured	613.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	200.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	50.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,464.00	886.52	886.52	214.80	0.00
LAMONT HANLEY & ASSOC	Unsecured	147.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	NA	794.62	794.62	192.53	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	697.00	696.86	696.86	168.85	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	739.00	739.17	739.17	179.10	0.00
QUANTUM3 GROUP LLC	Unsecured	648.00	648.95	648.95	157.24	0.00
QUANTUM3 GROUP LLC	Unsecured	1,450.00	1,450.17	1,450.17	351.36	0.00
RECEIVABLE SOLUTION	Unsecured	189.00	NA	NA	0.00	0.00
SAN ANTONIO CREDIT UNION	Secured	28,115.00	28,140.14	7,939.02	7,939.02	1,659.74
SOUTHWESTERN BELL TELEPHONE	Unsecured	NA	325.44	325.44	78.85	0.00
TRANSWORLD SYSTEMS INC	Unsecured	663.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	505.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	293.00	292.51	292.51	70.87	0.00
UNITED REVENUE CORP	Unsecured	177.00	NA	NA	0.00	0.00
UNITED REVENUE CORP	Unsecured	119.00	NA	NA	0.00	0.00
UNITED REVENUE CORP	Unsecured	79.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$56,083.06	\$56,083.06	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,861.06	\$16,861.06	\$3,338.52
<b>TOTAL SECURED:</b>	<b>\$72,944.12</b>	<b>\$72,944.12</b>	<b>\$3,338.52</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,279.84</b>	<b>\$2,006.15</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$10,390.52</u>	
Disbursements to Creditors	<u>\$78,288.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$88,679.31</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2020

By: /s/ David G. Peake

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

This is to certify that a true and correct copy of the foregoing Trustee's Final Report has been served electronically on all parties requesting electronic notice and has been served on the listed parties (if listed) by mailing a copy of same to the address listed below via first class mail July 09, 2020.

/s/ David G. Peake

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David G. Peake  
Chapter 13 Trustee

Tomas Lara, Jr.  
Maria Lara  
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